

**REMARKS**

This Amendment is filed in response to the Final Office Action mailed on May 15, 2008, accompanied by a Request for Continued Examination, Extension of Time and associated fees. All rejections and objections are respectfully traversed.

Claims 1, 4-5, 8-12, 14-21, 51-54, 56-57, 62, 68-70 and 73-78 are in the application.

Claims 22-50 have been withdrawn.

Claims 2-3, 6-7, 13, 55, 58-61, 63-67 and 71-72 have been cancelled without prejudice.

Claims 1, 5, 8, 9, 11, 12, 14, 16-19, 21, 51-52, 56, 62, 68-70 and 73 have been amended to better claim the invention.

Claims 78-88 have been added to better claim the invention.

**Examiner Interview**

The undersigned Attorney thanks the Examiner for the telephonic interview held on Wednesday, October 29, 2008. During the interview, the Attorney and Examiner discussed various proposed amendments to the claims. The amendments contained herein reflect the amendments discussed in the interview.

**Rejections Under 35 U.S.C. §103(a)**

At page 2 of the Office Action, the Examiner rejected claims 1-21 and 51-77 under 35 U.S.C. §103(a) as being unpatentable over Jalili (U.S. Patent No. 6,088,683) in view of Rogers (U.S. Patent No. 7,136,475). Applicant respectfully traverses this rejection.

By way of the amendments contained herein, each of the independent claims recites the limitation of “transferring funds from a first financial account to a second finan-

cial account” or similar language. Applicants point out that the Jalili and Rogers, taken alone or in combination, do not teach this limitation.

All dependent claims should be allowable at least because they depend from an allowable base claim.

All claims are believed to be in condition for allowance. A Notice of Allowance is respectfully requested.

Please charge any additional fee occasioned by this paper to our Deposit Account No. 03-1237.

Respectfully submitted,

/Duane H. Dreger/  
Duane H. Dreger  
Reg. No. 48,836  
CESARI AND MCKENNA, LLP  
88 Black Falcon Avenue  
Boston, MA 02210-2414  
(617) 951-2500